

Holiday cancellation and curtailment insurance

Insurance Product Information Document

Powszechny Zakład Ubezpieczeń Spółka Akcyjna Insurance Company registered in Poland

Product: PZU Wojązer



Full information provided prior to the conclusion of the contract and contractual information are provided in the insurance document and in the general terms and conditions of PZU Wojązer insurance established by Resolution of the Management Board of Powszechny Zakład Ubezpieczeń Spółka Akcyjna No. UZ/265/2025 of 28 October 2025.

What type of insurance is this?

Holiday cancellation and curtailment insurance belongs to section II, group 16 of the appendix to the Act on Insurance and Reinsurance Activities.



What is the insured object?

The contract covers only the elements of the product chosen by the Client.

The insured object shall be the cancellation of a trip or the cancellation of purchased tickets due to, for example:

- ✓ A personal accident, sudden illness (including Covid-19), exacerbation or complication of a chronic illness, or the death of the insured or a related person;
- ✓ The insured or fellow traveller being placed in quarantine/isolation (Covid-19);
- ✓ Burglary at the place of residence of the insured or a travel companion;
- ✓ Damage to the place of residence of the insured or a travel companion caused by a fortuitous event;
- ✓ Unconditional summons of the insured or a travel companion by administrative authorities, except for summons by military authorities;
- ✓ Documented theft or loss of documents necessary for travel, provided that the theft took place within 7 days prior to departure for an organised holiday and has been reported to the relevant authorities.

The insurance coverage shall cover the reimbursement of costs incurred by the insured as a result of cancellation or curtailment of the trip, as well as the reimbursement of ticket cancellation costs.

The insurance policy must be taken out no later than within 3 business days of:

- ✓ The date of conclusion of the contract for participation in an organised holiday; or
- ✓ The date of payment of the costs or advance payment for this purpose; or
- ✓ The date of payment for tickets or advance payment for tickets, depending on which of these events occurred earlier.

The insured amount:

- ✓ is the price of the holiday resulting from the contract concluded with the holiday organiser or the price of the insured's accommodation (paid in full or in part) in a hotel, guesthouse, etc. if the insured organises their own trip;
- ✓ may also apply to the cost of a ticket purchased from a professional carrier;
- ✓ refers to all persons listed in the policy document.



What is not covered by this insurance coverage?

The insurance coverage shall not cover, including but not limited to:

- ✗ travel within Poland in connection with work, study, visits to family, i.e. all trips that do not meet the definition of an organised holiday;
- ✗ trips for the purpose of planned medical treatment.



What are the limitations of this insurance coverage?

This insurance coverage shall not cover the costs of cancellation or curtailment of participation in a trip if they are the result of, inter alia:

- ! chronic illnesses;
- ! pregnancy and all its consequences and complications, termination of pregnancy, childbirth, miscarriage;
- ! committing or attempting to commit a crime or suicide by the insured or a fellow traveller;
- ! mental disorders, behavioural disorders, including neuroses of the insured or a travel companion;
- ! an event occurring while the insured or a travel companion was driving a motor vehicle or other vehicle without the appropriate licence or while intoxicated, under the influence of intoxicating substances, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the provisions on counteracting drug addiction, unless this had no impact on the occurrence of the event;
- ! intoxication, use of narcotics, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the provisions on counteracting drug addiction, by the insured or a travel companion;
- ! failure or inability to obtain vaccination, as well as the inability, for medical reasons, to undergo preventive procedures necessary before travelling to certain countries;
- ! acts of terrorism, acts of war, martial law or a state of emergency occurring or likely to occur in countries located in regions of the world threatened by such actions;
- ! riots, disturbances, social unrest, assassinations, sabotage.

The exhaustive list of exclusions is available in the GT&Cs.



Where is this insurance coverage valid?

The insurance coverage is valid:

- ✓ In Poland and in connection with travel within Poland (organised leisure);
- ✓ Outside Poland and within Poland in connection with travel outside Poland (from leaving home to directly embark on a journey in Europe or worldwide).



What are the insured's obligations?

In the event of cancellation of their trip, the insured shall be obliged to:

- notify the holiday organiser of the event causing the cancellation of the trip and the cancellation of tickets immediately after becoming aware of it, but no later than within 3 business days from the date of the event;
- within 7 days of notifying the holiday organiser and the carrier, provide us with, inter alia, a statement certified by the holiday organiser confirming the cancellation of the trip, a calculation of the cancellation costs issued by the holiday organiser, a document issued by the carrier confirming the cancellation of the ticket and the amount of costs incurred by the insured in this respect, a copy of the death certificate (for inspection) if the reason for cancellation is the death of a related person or the death of the insured or a travel companion, a certificate from the police confirming property damage or a report of the loss of documents necessary for travel.

In the event of curtailment of the said trip, the policyholder or insured shall be required to:

- within 7 days of returning from the trip, provide us with documentation confirming the need to curtail the participation in the holiday, the contract for participation in the organised holiday along with proof of payment for the holiday, documentation confirming the early return;
- submit receipts and proof of payment for return transport if the cost of transport was included in the price of the organised holiday.



How and when should premiums be paid?

The premium shall be paid by the policyholder. The policyholder may pay the premium in a single instalment or in instalments. The payment dates are specified in the insurance document.



When does the insurance cover start and end?

The insurance cover lasts from the day following the conclusion of the insurance contract, but not earlier than the day following the payment of the insurance premium or its first instalment, unless otherwise agreed, and not earlier than:

- the moment of commencement of travel within the territory, in the case of insureds commencing their travel in Poland; or
- the moment of crossing the Polish border upon entry, in the case of insureds entering Poland.

If the insurance contract specifies a date on which the insurance term begins that falls before the date on which the insurance premium or its first instalment should be paid, PZU SA's liability shall commence on the date specified in the insurance contract as the beginning of the insurance term.

If the insurance contract specifies a date on which the insurance term begins that falls after the date on which the insurance premium or its first instalment should be paid, and the insurance premium or its first instalment has not been paid by the day preceding the first day of the insurance term, the insurance contract shall be terminated on that date.

The insurance coverage guarantees cover during the trip; the return from the trip means the end of the cover, except for the possibility of using the benefits covered by the insurance coverage to which the insured is entitled upon return from the trip.

This coverage may also end before the end of the insurance term, e.g. in the following cases:

- on the date of withdrawal from the contract by the policyholder in the case of a contract concluded for a period longer than 6 months. An entrepreneur may withdraw from such a contract within 7 days, and a natural person within 30 days from the date of conclusion of the contract;
- on the date of delivery to us of a statement of termination of the contract with immediate effect if we are liable before the premium or its first instalment has been paid and the premium or its first instalment has not been paid on time;
- upon expiry of the deadline set in the request for payment of the premium;
- on the date of the insured's loss of membership in the group specified in the insurance contract;
- upon the death of the insured.



How to terminate the contract?

The policyholder may terminate the contract, inter alia, by withdrawing from it, in the case of a contract concluded for more than 6 months:

- within 30 days of its conclusion – if the policyholder is a consumer;
- within 7 days of its conclusion – if the policyholder is an entrepreneur.